

## FINANCIAL

## THE FIRST-BRIDGEPORT NATIONAL BANK

CHARLES G. SANFORD, Pres.  
F. N. BENHAM, Vice President  
O. H. BROTHWELL, Cashier

### Efficient Service And Safety

The management of this institution spares no effort in making its service broad and suited to the requirements of its patrons. Moreover, every precaution and safeguard is taken so that absolute safety is afforded for deposits. Uniform and courteous attention is extended to all depositors.

CAPITAL AND SUR-  
PLUS \$1,100,000

### INTEREST

Allowed on Balances Subject to Check

T. L. WATSON & CO.

### BANKERS

Established 1866  
Stocks and Bonds  
Private Wires to New York, Boston, Philadelphia  
Cor. Main and John Sts.

### PEOPLE'S SAVINGS BANK

MARBLE BUILDING  
924-926 MAIN STREET  
10th Semi-Annual Dividend  
The Trustees of this Bank have declared a semi-annual dividend at the rate of  
FOUR PER CENT.  
per annum on all deposits, payable on and after January 3, 1910.  
SAMUEL W. BALDWIN, President.  
EDWARD W. MARSH, Treasurer.

### THE BRIDGEPORT LAND & TITLE CO.

169-171 STATE STREET  
Real Estate bought and sold.  
Rents collected.  
General care taken of property.  
D. F. WHEELER, Pres. & Treas.  
EGBERT MARSH, Vice-Pres.

### CITY SAVINGS BANK

Incorporated 1859  
101st Semi-Annual Dividend.  
The Board of Managers have declared an interest dividend for the six months ending December 31, 1909, at the rate of  
FOUR PER CENT.  
per annum on all amounts, payable on and after January 3, 1910.  
Deposits made on or before January 8th will draw interest from January 1, 1910.  
BENJAMIN FLETCHER, Pres.  
WILLARD S. PLUMB, Treas.

### BRIDGEPORT Savings Bank

Corner Main and State Streets  
134th Semi-Annual Dividend  
The Trustees of this Bank have declared the regular semi-annual dividend at the rate of  
FOUR PER CENT.  
per annum on all deposits, payable on and after January 3, 1910.  
T. B. DEFORREST, Pres.  
ALEXANDER HAWLEY, Treas.

## JOHN F. KEANE & CO.

MAIN & JOHN ST. BRIDGEPORT, CONN.

## The Young Man's Suit

Beauties  
at \$15, \$18 and \$20

The equal of custom-made garments, but lower in price.

The correct style of a suit for a Young Man is a proposition that requires correct designing and tailoring—smartness in the fabric and all the style features that individualize the Young Man.

We've the "just right" suit—it is waiting for you here—Mr. Young Man! Smart Rogers, Peet & Co., House of Kuppenheimer and "Society" Brand Clothes.

Overcoats and Fur Lined Coats in a broad variety—every liked style and fabric.

Hats, Caps, Gloves, Fancy Shirts, Neckwear, Mufflers, Sweaters, Furnishings of every good kind.

## Long Island Clams

FIVE CENTS THE QUART

Fresh out of the water—Clean and Sweet  
Fine Fresh Fish. All kinds in season  
Escalops Oysters Lobsters Crab Meat  
OYSTERS ON THE HALF SHELL  
Delivered on New Trays  
Poultry, Meats, Ham, Bacon, Sausage, etc.  
Vegetables and Fruit

## HAYES' FISH CO.

629 WATER STREET Telephone 412  
THE MARKET OF QUALITY.

## G. BROCH & SON, 870 Main St.

### For New Years

GERMAN LEBKUCHEN OR HONEY CAKES  
Spice Drops, Macaroons, Hutzeln Brod, Walnuts,  
Dried Fruits, Dried Hutzeln or Pears  
California Port, Sherry, Tokay and Orange Wines  
35c bottle  
Liquors and Moerlein's Bottled Beer  
Free Delivery Telephone 1389

## HOLIDAY GOODS

As usual we have prepared one of the largest and most up-to-date lines of Holiday Goods ever shown by us. You really must see our display to appreciate the magnificent showing we have arranged for your inspection. Our assortment is the like of which you do not find in other stores.  
DON'T DELAY. NOW IS THE TIME. COME AND MAKE YOUR CHOICE BEFORE THE ASSORTMENT IS BROKEN

### Post Office News Store 11 Arcade

THE PEOPLE'S DAIRY, 130 STATE STREET  
33c BUTTER-33c  
FRESH FROM THE CHURN  
Telephone—GEO. A. ROBERTSON—589  
130 STATE STREET

### THE BRIDGEPORT TRUST CO.

Capital and Surplus... \$500,000  
Banking in all its branches.  
Deposits received subject to check.  
Department for Savings.  
A legal depository for trust funds.  
167-171 STATE STREET  
F. W. MARSH, President  
E. H. JUDSON, Treasurer

### After the Strenuous Holiday Business

A TRIP TO

## FLORIDA AND THE SOUTH

is the best tonic you can take. All details arranged by

S. Loewith & Co.

AGENTS  
116 BANK ST.



### MAKE A PRESENT

to yourself—not a bad idea—or perhaps you may know of some poor deserving family that would greatly appreciate your thoughtfulness if you sent them a ton or so of coal.  
Whichever you may decide, don't forget—  
We Have The Coal

### ARNOLD COAL CO.

Main Office, 1229 MAIN ST.  
Tel. 2457  
Yard, ADMIRAL ST.  
Tel. 1772

## INSURANCE COMPANY MUST CHANGE FUND

JUDGE CURTIS DECIDES U. S. BONDS ARE REQUIRED AND MILLION DOLLARS' WORTH OF SECURITIES WILL HAVE TO BE SOLD UNLESS LEGISLATURE INTERVENES.

New Haven, Dec. 29.—A decision has been rendered by Judge Curtis of the Superior court in the case of Charles H. Dresser, et al., against the Hartford Insurance company, ordering the reinvestment of the \$1,000,000 safety fund in U. S. government bonds, within 18 months from May 1, 1910, unless the parties to the suit come to some other agreement, or unless the state legislature in the meantime provides differently. It is understood that an effort will be made to induce legislation which will allow the fund to be invested in securities now legal for Connecticut savings banks.

The fund according to the original agreement between the company and the trustees in 1879, was to be invested in U. S. government bonds, but the general assembly in 1899, passed an act allowing the fund to be invested in other securities, and this was done in 1900. But bonds, because of the larger income to be derived from the fund in that way. Later, however, the act referred to was declared unconstitutional, but the securities have since remained invested in various securities other than U. S. government bonds, averaging in the neighborhood of 8 per cent. income.

The memorandum of the decision reads in part as follows: "That the mortgage fund is a reasonable, proper and necessary fund for the insurance company to hold, and that any excess in such fund over the amount of the last four quarterly assessments should be distributed to the certificate holders as a diminution of the assessments."

"That in the conduct of the safety fund, the Security company (of Hartford), trustee, was not required to establish a sinking fund to liquidate the premium paid for the U. S. bonds, in which the fund was by contract to be invested. That the absence of a sinking fund and the net income payable to beneficiaries."

"That the investment by the Security company of the assets of the safety fund, under the terms of the general assembly of 1899, which has been declared unconstitutional, in miscellaneous securities of the par value of \$1,000,000, in the payment to the certificate holders of a larger amount of money than they would have received if invested in United States bonds, is a violation of the obligation of investing the \$1,000,000 in said bonds. If the miscellaneous securities now held as the assets of the fund are sold for a greater sum than the \$1,000,000, then the excess so derived shall also become a part of the safety fund, and the said Security company shall dispose of said miscellaneous securities and invest the proceeds in United States bonds, the excess to be credited to the principal of the safety fund, and if there is any balance in the principal of said safety fund over the amount of \$1,000,000, that balance should be turned to the insurance company in diminution of the assessments, unless said \$1,000,000 par value of United States bonds are purchased for less than \$1,000,000; then the difference shall be held as part of the principal of the safety fund and deposited in a sinking fund."

In another part of the decision, which in all fills 17 good pages, it is also ordered that the 1 1/2 per cent. which the Security company of Hartford, which has been acting as trustee and manager of the safety fund has been allowed as remuneration, must be reduced. The court also orders that the company make a report to the court of the transactions ordered in the decision, at a future date.

### FAIRFIELD

Many of the young folks in the center of the town had the time of their lives yesterday in the form of presents from Santa Claus, and glorious Christmas tree hanging, heavy with the kind of fruit which such trees always bear. At St. Paul's church the boys and girls, youths and maidens, assembled in the chapel at 2 p. m. The room was festooned with ropes of laurel and across the rear end there was a long table loaded with presents, and a bountiful supply of candy in a large bowl. Chairs were placed in a large circle, and games were played, Miss Wheeler being the mistress of ceremonies. Many older people were present, including Mr. Huntington, Mr. Mills, Mrs. Samuel Glover, the Misses Hinckley, Miss Deborah Glover, and Allen Beeman. He did not show any appearance of being suffering from rheumatism, as has been asserted. It is said he has had a slight cold.

The storm was so severe on Sunday but two persons went to St. Paul's church, and they soon found their way over to the Congregational church. At 4 p. m. yesterday a large tree was in full bloom at the Sunday school room of the Congregational church, and half an hour later some 200 people, including Mr. Huntington, Mr. Mills, Mrs. Samuel Glover, the Misses Hinckley, Miss Deborah Glover, and Allen Beeman. He did not show any appearance of being suffering from rheumatism, as has been asserted. It is said he has had a slight cold.

The storm was so severe on Sunday but two persons went to St. Paul's church, and they soon found their way over to the Congregational church. At 4 p. m. yesterday a large tree was in full bloom at the Sunday school room of the Congregational church, and half an hour later some 200 people, including Mr. Huntington, Mr. Mills, Mrs. Samuel Glover, the Misses Hinckley, Miss Deborah Glover, and Allen Beeman. He did not show any appearance of being suffering from rheumatism, as has been asserted. It is said he has had a slight cold.

Monday night Miss Dunham gave a delightful story ride to a party of her friends. They assembled at the home of Miss Loretta Perry, and entering one of Mr. Bulkeley's big busses were driven to the Dunham residence on Greenfield Hill, where a bountiful collation was served. About midnight the drive back to town was enjoyed, with laughter and the jingling of bells.

Mr. and Mrs. Howard Roberts have returned home from visiting their parents, Mr. and Mrs. James Kinella. The Misses Mary and Grace West of Elliott street, gave a party to their young friends last evening, which was largely attended. A few of those present included Andrew and David Huntington, Roger Smith Louisa and Helen Forsythe, Sadie Deyo, Louise Everett, Arthur and Elting Deyo, Amy Jennings, Miss Glover, and others. Miss May Beck is spending her school vacation with her aunt in Pasadena, N. J.

ing her sister, Mrs. Farley. Miss Katherine Callahan has made a brief visit in town. Mr. and Mrs. Rufus Wales have been entertaining Everett Watson. Rev. Mr. Olmstead of the Greenfield church, has been presented with a lovely silk umbrella. Mrs. C. A. Wheeler of Mill Hill, has had for guests Mr. and Mrs. Ashley Howell. Mr. and Mrs. H. W. Goldsborough have made a brief visit in Southport.

### STRATFORD

Concerning the course of lectures to be given next month at the library, it has been suggested that those contemplating attending purchase their tickets soon, in order that the library committee may know how much they can depend upon in the way of financial support. If one person does not wish to invest for the whole course a ticket can be purchased by two persons, and then they can draw lots for the various lectures. At this rate a single lecture will cost but 40 cents. A course ticket is \$2. It is hoped for the sake of the library there will be a liberal patronage. The intellectual feast is all that could be wished.

The first signals are now being tested on the orthodox bell. Mr. and Mrs. Clifford Leavenworth have been visiting in Watertown. The following young folks took part in the "Santa Claus" cantata last night at the Neighborhood church—Marous, Edward, Marguerite and Florence Garry, Genevieve and Iola Bullock, Douglas Beers, Kate, Adeline and Alice Hammond, Cornelia Meacham, Ruth and Henry Fordham, Fred Baldwin, Carrie Osborn, Jennie Blacklee, Gertrude Yates, Addison Wright, Albert Opdenbrow, Edward and Louise Benedict, Alice Abbott, and George Baldwin.

The Fulton-Livingston reception will take place at the Neighborhood church on New Year's evening. A concert is to be given New Year's night at Red Men's hall, with Gilman's orchestra of 15 pieces from Bridgeport. William Mallory has found employment with Smith & Egge of Bridgeport.

Walter and Charles Thels of Cos Cob have made a brief visit in town. The snow was so deep in places yesterday, some of the ladies ventured out with top boots.

Miss Ruth Bristol is spending the week end in Danbury. Mr. and Mrs. Gilbert Edwards have been visiting in Long Hill.

Rove Wheeler is on the sick list. Now is the time for hunters to take advantage of the situation. It is very interesting to read that the ladies and gentlemen who have chafed at the Christmas tree for the Neighborhood church are Clifford Curtis, Mrs. Elliott W. Peck, Chas. E. Rogers, Fredk. Converse, Mrs. William Gilman and Mrs. Walter Hartford. It promises to be the finest tree ever seen at the Neighborhood church. The march of events and improvement in town is quite startling and causes many people to sit up and take notice. The new fire alarm system for instance, is a marked illustration of the introduction of modern ideas. And now we are promised an exhibition of what Mr. Beach's flying machine can do when he gets it transported to the top of Academics hill, and it is seen hovering over the Soldier's monument like a thing of life. All this is promised in the near future, and shows how the town is keeping step with the newest inventions. Just when Mr. Beach will fly is not known. He has the machine and all he needs is the ability, and the determination to go.

People were saying yesterday that the story that the poor lone man at the house of the Hook & Ladder company, who declined to drag out the chemical engine or the hose cart, during the blizzard of last Sunday, when he was informed that the engine was on fire at Mrs. Thompson's house, on East Broadway, should be taken for what it is worth. Probably he did not say he would not go, but that under the prevailing conditions it was impossible to do so. Visitors at the Thompson residence, yesterday, said they heard nothing about the refusal of the fire "ladders" to turn out in the blizzard. The fact is neither men nor teams of horses could have gone through the snow drifts on that fearful day.

Mrs. Mattie Baker who lived opposite St. Michael's cemetery, died Monday night. She was about 41 years of age. Her funeral will be held tomorrow and the burial will be in Union cemetery. A unique entertainment is proposed for the evening of the 27th inst., at the library. A platform in the northern alcove will probably be built for the exhibition. It is possible there will be a shadow dance, or something of the kind, and it may be a beautiful Japanese lady will appear. Architects and carpenters were at the library yesterday looking over the ground and making plans.

Mr. Charles Packard who is visiting in town, reports that there has been a fire in Williamstown, Mass., ever since Thanksgiving Day.

Owing to the pranks of the weather Mr. William B. Tuttle postponed his same dinner at the bungalow until a future date. The Azaleas celebrated Old Home night, last evening and had a very enjoyable time.

On Wednesday night Preparatory lecture at the Congregational Chapel. Next Saturday morning at seven o'clock a New Year's Sunrise Prayer meeting will be held in the Congregational chapel. Friends from any of the churches welcome. Next Sunday evening there will be union service at the Methodist church at which Rev. E. N. Packard will be the preacher.

Fuel tests by the Geological Survey have developed that at low rates of working run of mine coal gives a higher equivalent evaporation than briquettes; at medium rates there is little difference, and at high rates briquettes do considerably better.

Secretary of Agriculture Wilson has asked Congress to increase to \$4,000 the maximum salaries which may be paid to scientific experts in his department in order that the Government may have the services of high grade men, attracted away by higher remuneration.

The Alps show such an extraordinary attraction for Hertzian wave currents that Swiss military aerographers have been able to intercept wireless messages from points 200 miles away, while the interchange of messages within Switzerland is unsatisfactory.

on our entire stock of Diamonds, Watches, Jewelry and Silverware.

M. J. BUECHLER

The Reliable Jeweler  
48 FAIRFIELD AVENUE

## Nothnagle's Removal Sale Ends This Week

15 per cent. off  
On cash purchases amounting to more than \$50.

10 per cent. off  
on purchases under \$50.

Is a pretty good proposition when you consider that Furniture of all kinds is advancing from 10 to 15 per cent. before next spring.

You really save 25 to 30 per cent. by getting in on the removal sale. Rugs, Carpets, Mattings, Linoleum, Oil Cloth, Lace Curtains, Portieres, Couch Covers, Pictures, Go-Carts, Baby Carriages, etc. All on same basis.

Elevator to all Departments

1069 Main St. and 135 Fairfield Av.

Where the Famous Glenwood Ranges and Heaters Are Sold

### BRIGHT, SNAPPY NECKWEAR, New Every Week

This week, a swell line of Cross Stripes 50c. Look them over

KERR & BURNES TAILORS AND FURNISHERS  
Stratford Hotel Building  
BRIDGEPORT, CONN.

STRATFORD INN  
ON THE BOSTON POST ROAD  
STEAKS, CHOPS, LOBSTERS, Etc.  
Officially Appointed A. C. A. Hotel  
Electric Lighted. Steam Heated Throughout

THE OLD HOMESTEAD CAFE  
CORNER EAST MAIN AND WALTER STREETS  
Finest Wines, Liquors and Cigars in the City. Hot and Cold Lunch Daily  
Phone 914-5 M. F. O'CONNOR, Prop.

LOWE'S LAUNDRY  
1000 SEAVIEW AVE. WET WASH, ROUGH DRY AND MANGLE WORK.  
THOMAS L. LOWE Prop., formerly of Wells & Lowe  
Phone 154. Delivery Free T 17 1/2

Is There Anything New You Need for the Home?  
IF SO, GIVE US A CALL. WE BELIEVE WE CAN PLEASE YOU BOTH IN STYLE, QUALITY AND PRICE

THE WENTWORTH FURNITURE CO., Inc.  
Furniture, Carpets, and Acorn Ranges  
COMPLETE ROUSE FURNISHERS 115 JOHN STREET

HOME CAFE  
CHOICE WINES, LIQUORS & CIGARS.  
New Management. Strictly Up-to-date.  
Hot Lunch All Day  
DAN COONEY, Proprietor  
Corner Cedar and East Main Street.

KEITH'S---The Varsity Pharmacy  
PRESCRIPTIONS A SPECIALTY  
FAIRFIELD AVE., COR. PARK AVE. Phone 1447-9—Day or Night. H 17 1/2

TRAVIS INN  
STRATFORD, CT. Telephone 1407-2.  
Boston Post Road, west side of Washington Bridge. Special Order Cooking at all times. Game in Season. Steaks, Chickens, Chops and Oysters.

E. H. REED Dealer in all kinds of Live Stock and International Endless Apron Manure Spreaders. Agent for Swift Lowell Fertilizers.  
Phone 384-2 STRATFORD, CONN. H 30 1/2

UNION HOTEL  
WATER STREET, OPP. DEPOS  
EUROPEAN PLAN  
ROOMS 50 CENTS AND UP  
Private Dining Rooms. First Class Cafe. EDW. FARRELL, Prop.

JACOBSON REPAIRING BUSINESS  
WILL PAY THE HIGHEST PRICES FOR SCRAP IRON AND METALS  
SECOND HAND TOOLS AND MACHINERY  
OFFICE AND YARD 55 ROSSUTH STREET PHONE 439-4

DR. CHARLES P. CIPOLLA  
SPECIALIST IN VENEREAL AND SKIN DISEASES. OFFICE AT  
Cosmopolitan Pharmacy, 582 Pembroke Street, Corner Steuben